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IBM Docket No. FR920000012US1

In the United States Patent and Trademark Office **Patent Application Transmittal**

Transmitted herewith for filing is the Patent Application of:

Jacques Fieschi, Jean-Francois Le Pennec, Patrick Michel, and Patrick Roy Inventors(s):

Method for Validating an Electronic Payment by a Credit/Debit Card For:

International Business Machines Corporation Assignee Name:

Assignee Residence: Armonk, New York

Enclosed are

claims, plus sheets of formal drawings. 9 pages of specification, including

An assignment to International Business Machines Corporation, Armonk, New York 10504. X

X A certified copy of a/an

European (00480058.7)

application.

Declaration and Power of Attorney. X

PTO-1449 & references

A return post card X

Other:

Filing Fee Calculation (For Other Than Small Entity)

Basic Fee:						\$710.00
Claims Fees:	Filed	Limit	Extra		Rate per Extra	
Total claims:	8	20	0		\$18.00	\$0.00
Independent claims:	1	3	0		\$80.00	\$0.00
X Multiple Dependent Claim Presented \$270.00						\$270.00
					Total	\$980.00

Please charge the Deposit Account identified below for the Total set forth above. The Commissioner is authorized to charge payment of any additional filing fees required under 37 CFR §1.16 and any patent application processing fees under 37 CFR §1.17 or to credit any overpayment to the identified account. A duplicate copy of this sheet is enclosed.

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Date: March 16, 2001

I hereby certify that I am depositing the papers identified above with the U.S. Postal Service "Express Mail Post Office to Address" service on the above date, addressed to the Assistant * Commissioner for Patents, Washington, DC

Dianne Lane

Jeanine S. Ray-Yarletts

Attorney of Record Reg. No. 39,808

> March 16, 2001 Date:

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